Bank App

Teller

• The bank teller should be able to modify the balance of an account through deposit/withdrawal transactions.

Account Holder

- The bank account holder should be able to register and login to the app.
- The app should display the account balance.
- The app should allow the user to transfer funds to both internal(same bank) and external(other bank) users.

The account holder should expose the following APIs:

API endpoint	Register	
Method	Post	
Request Params	Туре	Description
first_name	String	Input the first name of the user who creates the account
middle_initial	String	Input the middle initial of the user who creates the account. if there's no middle initial, simply input N/A
last_name	String	Input the last name of the user who creates the account
Password	String	A strong password for accessing the account and for security measures
email_address	String	All transactions and events will be sent to the provided email of the user
mobile_number	Int	All otp, pin in transactions and events will be sent to the provided mobile number of the user

This API endpoint allows a new bank account holder to register by submitting their personal and contact information. The information collected during registration is used for account creation, authentication, and future communication, such as OTPs and transaction notifications.

Success

Redirect Params	Туре	Description
account_succesfully_created		A boolean indicator of whether the creation is successful or not
account_id		Provide an account number for the uniqueness of the account and also as a security measure

Sample Redirection URL		
https://blinders_vault?accoun	t successfully created=	<u>true</u>
Fail		
Redirect Params	Туре	Description
error_message	String	Error message when creation of account is unsuccessful
Sample Redirection URL		
https://blinders_vault/registe	r?error message=Email	%20address%20already%20registered

API endpoint	Login	
Method	Post	
Request Params	Туре	Description
account_id	Int	an account number for uniqueness of the account and also security measure
Password	String	A strong password for accessing the account and for security measures
This API endpoint	allows au	thenticating an account holder using their account number and password.
Success		
Redirect Params	Туре	Description
login_successful	Boolean	A boolean indicator whether login is successful or not
Sample Redirection	on URL	
https://blinders_v	<u>/ault/dash</u>	nboard?login_success=true&user_id=abc123
Fail		
Redirect Params	Туре	Description
error_message	String	Error message provides account number is wrong or the password is incorrect

https://blinders_vault/login?error_message=Invalid%20email%20or%20password

Sample Redirection URL

API endpoint	account_balance	
Method	Get	
Request Params	Туре	Description
account_id		The account number to retrieve the balance for. If the account is tied directly to the authenticated user, this may be optional

This API endpoint allows authenticated account holders to securely retrieve the current balance of their bank account. It ensures that only authorized users can access sensitive financial data by requiring a valid authentication token. This API is essential for enabling users to view their available funds before performing transactions such as deposits, withdrawals, or transfers.

Success

Redirect Params	Туре	Description
Validation	Boolean	A boolean indicator whether the owner is legit or not

Sample Redirection URL

https://blinders_vault.com?validation=true

Fail

Redirect Params	Туре	Description
error_message	String	Error message provide the exact account number and
Sample Pedirection LIPI		

Sample Redirection UKL

https://blinders_vault/account/balance?error_message=Unauthorized%20access%2C%20please%20log%20in

API endpoint	fund-tran	fund-transfer-internal	
Method	Post		
Request Params	Туре	Description	
transaction_amount	Int	The amount to be transferred	
recipient_account_no	Int	The account number of the recipient (within the same bank)	
redirect_url	String	The URL to redirect the user after the process is complete	

This API endpoint transfers funds between two accounts within the same bank (internal transfer)

Success

Redirect Params	Туре	Description
sent_succesfully	Boolean	A boolean indicator of whether the transaction is complete
		or not

Sample Redirection URL

https://blinders vault.com?fund transfer success=true&transaction id=2343241

Fail

Redirect Params	Туре	Description
error_message	String	Error message provide the exact recipient account no

Sample Redirection URL

https://blinders_vault.com?error_message=User%20is%20not%20authorized

Method Post Request Params Type Description transaction_amount Int The amount to be transferred recipient_account_no Int The account number of the recipient (vertical properties) recipient bank name String The bank name of the recipient's (external properties)		
transaction_amount	Post	
recipient_account_no		
recipient bank name String The bank name of the recipient's (exter	vithin the same bank)	
. = = ' ' ' ' '	nal) bank	
redirect_url String The URL to redirect the user after the t	ransaction process is	

Success

Redirect Params	Туре	Description
sent_succesfully	Boolean	A boolean indicator of whether the transaction is complete or not

Sample Redirection URL

https://blinders vault.com?fund transfer success=true&transaction id=75464342

Fail

Redirect Params	Туре	Description
error_message	String	Error message provide the exact recipient account no
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Sample Redirection URL

https://blinders_vault.com?error_message=Insufficient%20balance%20for%20external%20transfer

The account teller should expose the following APIs:

API endpoint	teller-tra	teller-transaction		
Method	Post	Post		
Request Params	Туре	Description		
teller_id	Int	Unique ID of the teller performing the transaction		
account_no	Int			
		Account number to be modified.		
transaction_type	String	"deposit" or "withdrawal"		
transaction_amount	Int	Amount to deposit or withdraw.		
Success	T	Description		
Redirect Params	Туре	Description		
account_no_correct	Boolean	A boolean indicator of whether the account number exists		
Sample Redirection URL	<u> </u>			
https://blinders_vault.com/teller?trans	action succe	ess=true&transaction_id=998877		
Fail				
Redirect Params	Туре	Description		
error_message	String	Error message double check the account number		
Sample Redirection URL				
https://blinders_vault.com/teller?erro	r message=A	Account%20not%20found%20or%20invalid%20teller%20ID		

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API endpoint		thdraw-internal
Method	Post	
Request Params	Туре	Description
transaction_amount	Int	The amount to be withdraw
account_no	Int	The account number to withdraw from
This API endpoint deducts funds from a	a user's a	ccount within the same bank (initiated by a teller or the user
Success		
Redirect Params	Туре	Description
withdraw_succesfully	Boolean	A boolean indicator of whether the withdrawal is complete or not
Sample Redirection URL		
https://blinders_vault/withdrawal?wit	hdrawal	success=true&transaction id=128937
Fail		
Redirect Params	Туре	Description
error_message	String	Error message provides the exact account no
Sample Redirection URL		
https://blinders_vault/withdrawal?erro	or messa	ge=Insufficient%20balance
API endpoint	fund-wit	thdraw-external
Method	Post	
Request Params	Туре	Description
transaction_amount	Int	The amount to withdraw
recipient_bank_name	Int	Bank or wallet code for external transfer
recipient_account_no	Int	The account number to withdraw from
redirect_url	String	URL to redirect after processing.
This API endpoint deducts funds from a	a user's a	ccount within the same bank (initiated by a teller or the user
Success		
Redirect Params	Туре	Description
withdrawal_success	Boolean	A boolean indicator of whether the withdrawal is complete or not
Sample Redirection URL		
	Lovtorna	Dwithdrawal successitive 8 transaction id-930104
https://blinders_vault.com/withdrawa	-ехсепта	Irwithdrawai Success=true&transaction id=829104
https://blinders_vault.com/withdrawa Fail	i-externa	Irwithdrawal success=true&transaction id=829104

error_message	String	Error message provides the exact account no	
Sample Redirection URL			
https://blinders_vault.com/withdrawal-external?error_message=Invalid%20recipient%20bank%20code			

API endpoint	teller-close-account	
Method	Delete	
Request Params	Туре	Description
teller_id	Int	The ID of the teller performing the action.
account_no	Int	
		The account number to be closed.
reason	String	Reason for account closure (e.g., "Customer request", "Fraudulent activity").

This API endpoint Allow authorized **bank tellers** to **close and delete** a customer's account permanently. Once closed, the account cannot be accessed, and all associated data (like balance and transactions) is archived or deleted depending on policy.

Success

Redirect Params	Туре	Description
account_deleted	Boolean	A boolean indicator of whether the account is deleted or
		not

Sample Redirection URL

https://blinders_vault.com/teller/close-account?close_success=true&account_no=9876543210

Fail

Redirect Params	Туре	Description
error_message	String	Error message double check the account number

Sample Redirection URL

https://blinders_vault.com/teller/close-

account?error message=Account%20not%20found%20or%20already%20closed